

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-14615-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nieves L Lara-Delgado  
293 Highwood Ave  
Teaneck, NJ 07666-3217

Social Security No.:  
xxx-xx-9295

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 11/6/19  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Norgaard O'Boyle, Debtor's Attorney,

COMMISSION OR FEES  
\$1635.00

EXPENSES  
\$111.34

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If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: The Amount Paid to Unsecured Creditors Will Be Reduced By The Amount of This Application, if Granted

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

Dated: October 7, 2019

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nieves L Lara-Delgado  
 Debtor

Case No. 19-14615-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db  
 518067816 Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217  
 518067815 ARS, 1643 NW 136th Ave Bldg H, City of Sunrise, FL 33223-2857  
 518067817 Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203  
 518067820 Awa Collections, PO Box 6605, Orange, CA 92863-6605  
 518067822 #+Cord Blood Registry, Inc., 611 Gateway Blvd Ste 820, South San Francisco, CA 94080-7029  
 518067827 EOS CCA, PO Box 981002, Boston, MA 02298-1002  
 518228316 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 518067824 Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245  
 518213787 Emergency Physician Services of NJ PA, PO Box 1123, Minneapolis, MN 55440-1123  
 518067825 Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245  
 518067828 +Faloni & Assoc., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592  
 518067830 HRRG, PO Box 8486, Coral Springs, FL 33075-8486  
 518067829 +Holy Name Medical Center, 718 Teaneck Rd, Teaneck, NJ 07666-4281  
 518067831 KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518067834 MTA Bridges & Tunnels, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
 518241656 +MidFirst Bank, 999 NorthWest Grand Blvd., Oklahoma City, OK 73118-6051  
 518067833 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 518067837 NHCAC, 800 31st St, Union City, NJ 07087-2428  
 518067838 NY State Higher ED, 99 Washington Ave, Albany, NY 12210-2822  
 518067839 NYC Human Resources Admin, 250 Church St Fl 8, New York, NY 10013-3429  
 518173348 +Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961  
 518067842 Progressive Insurance, c/o Caine & Weiner, 5805 Sepulveda Blvd Fl 4, Sherman Oaks, CA 91411-2532  
 518067843 Specialized Loan Services, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 518067846 Tolls By Mail, PO Box 15183, Albany, NY 12212-5183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 08 2019 00:14:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:22:35 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:21:32 Exeter Finance LLC, c/o Hogan Data Operations, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901  
 cr +E-mail/PDF: gecsed@recoverycorp.com Oct 08 2019 00:21:25 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518067818 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Oct 08 2019 00:21:43 Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407  
 518099012 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:21:31 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518160619 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:22:35 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 518173212 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 08 2019 00:24:08 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518067819 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 08 2019 00:23:39 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 518067821 E-mail/Text: kzoepfel@credit-control.com Oct 08 2019 00:14:55 Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429  
 518067822 E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 00:22:41 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  
 518067823 E-mail/PDF: pa\_dc\_ed@navient.com Oct 08 2019 00:22:41 Dept of Ed/Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360  
 518067826 E-mail/Text: bknotice@ercbpo.com Oct 08 2019 00:15:00 Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
 518141550 E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 00:21:49 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  
 518067832 E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 00:22:53 LVNV Funding LLC, c/o Resurgent Capital Service, PO Box 1269, Greenville, SC 29602-1269  
 518102897 E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 00:22:57 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518067835 E-mail/Text: Bankruptcies@nragroup.com Oct 08 2019 00:15:44 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  
 518067836 +E-mail/PDF: pa\_dc\_claims@navient.com Oct 08 2019 00:23:47 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5363  
 518173348 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 08 2019 00:13:42 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Oct 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518262408 E-mail/PDF: pa\_dc\_claims@navient.com Oct 08 2019 00:23:45  
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635  
518067840 E-mail/Text: janicemorgan@optimum.net Oct 08 2019 00:15:43 PDAB Inc., 98 Ford Rd Ste 3B,  
Denville, NJ 07834-1356  
518067841 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 08 2019 00:22:39  
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
518067844 E-mail/Text: appebnmailbox@sprint.com Oct 08 2019 00:14:50 Sprint, PO Box 4191,  
Carol Stream, IL 60197-4191  
518067845 E-mail/PDF: gecsed@recoverycorp.com Oct 08 2019 00:23:35 SYNCB/Care Credit,  
PO Box 965036, Orlando, FL 32896-5036  
518067847 E-mail/Text: bankruptcydepartment@tsico.com Oct 08 2019 00:15:32 Transworld Systems, Inc.,  
5626 Frantz Rd, Dublin, OH 43017-1559  
518067849 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 08 2019 00:13:35  
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225  
518067848 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 08 2019 00:13:35  
Verizon, PO Box 650584, Dallas, TX 75265-0584  
518239660 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 08 2019 00:21:57 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518067850 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 08 2019 00:13:35  
Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates,  
Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association as trustee on  
behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through  
Certificates, Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark E Norgaard on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com,  
sferreira@norgaardfirm.com;kcimmno@norgaardfirm.com;184grandno@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6